



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Andrea Concannon et al.

Group Art Unit: 3628

Appln. No.:

09/438,590

Examiner: Jennifer L. Liversedge

Filed: November 12, 1999

For:

SYSTEM AND METHOD FOR

PROCESSING FOREIGN CURRENCY

PAYMENT INSTRUCTIONS

Mail Stop AF **Commissioner for Patents** P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated July 19, 2006, please amend the above-identified patent application as follows: